PENNSYLVANIA

SBA DECLARATION #R105 -- MILITARY RESERVIST ECONOMIC INJURY DISASTER LOAN PROGRAM

Small businesses employing military reservists may apply for economic injury disaster loans if those employees are called up to active duty during a period of military conflict existing on or after March 24, 1999 and those employees are essential to the success of the small business daily operations. The filing period for small businesses to apply for economic injury loan assistance under the Military Reservist Economic Injury Disaster Loan Program (MREIDL) begins the date the essential employee is ordered to active duty and ends on the date 90 days after the essential employee is discharged or released from active duty.

For further information call SBA at 1-800-659-2955.

SBA DECLARATION #10115/10116 — SEVERE STORMS AND FLOODING

Economic Injury Disaster Loans (EIDLs) are available to small businesses located in Bradford, Pike, Susquehanna and Wayne counties in the Commonwealth of Pennsylvania. These loans are intended to cover financial losses resulting from damage caused by severe storms and flooding occurring April 2 through April 4. However, to be eligible for consideration under the SBA disaster program, losses sustained must be the result of the severe storms and flooding. These counties are eligible because they are contiguous to one or more primary counties in the State of New York.

The deadline for filing EIDLs is January 19, 2006.

For further information, please call 1-800-659-2955.

SBA DECLARATION #10113/10114 -- SEVERE STORMS AND FLOODING

Economic Injury Disaster Loans (EIDLs) are available to small businesses located in Bucks, Delaware, Monroe, Northampton, Philadelphia and Pike counties in the Commonwealth of Pennsylvania. These loans are intended to cover financial losses resulting from damage caused by severe storms and flooding occurring April 1 through April 3. However, to be eligible for consideration under the SBA disaster program, losses sustained must be the result of the severe storms and flooding. These counties are eligible because they are contiguous to one or more primary counties in the State of New Jersey.

The deadline for filing EIDLs is January 19, 2006.

For further information, please call 1-800-659-2955.

SBA DECLARATION #10111/10112 -- FLOODING

Homeowners, renters, business owners and non-profit organizations in the primary counties of Bradford, Bucks, Columbia, Luzerne, Northampton, Pike, Susquehanna, Wayne and Wyoming in the Commonwealth of Pennsylvania are eligible to apply for an SBA disaster loan to cover physical losses resulting from the flooding that occurred April 2 through April 23. Economic Injury Disaster Loans (EIDLs) are available to small businesses located in the primary counties, as well as the contiguous counties of Carbon, Lackawanna, Lehigh, Lycoming, Monroe,

Montgomery, Montour, Northumberland, Philadelphia, Schuylkill, Sullivan, and Tioga in the Commonwealth of Pennsylvania; Burlington, Hunterdon, Mercer, Sussex and Warren in the State of New Jersey; and Broome, Chemung, Delaware, Orange, Sullivan and Tioga in the State of New York. However, to be eligible for consideration under the SBA disaster program, losses sustained must be the result of the flooding.

The deadline for filing Physical loan applications expired June 15, 2005.

The deadline for filing EIDLs is January 11, 2006.

For further information, please call 1-800-659-2955.

SBA DECLARATION #10104 — FREEZING RAIN, ICE, EXCESSIVE RAIN, EXCESSIVE SNOW, HIGH WINDS, FLASH FLOODING AND FLOODING

Small, non-farm, agriculture dependent businesses and small agricultural cooperatives in Crawford and Erie counties in Pennsylvania are eligible to apply for SBA Economic Injury Disaster Loans (EIDLs). These loans are intended to cover financial losses resulting from damage caused by freezing rain, ice, excessive rain, excessive snow, high winds, flash flooding and flooding that occurred December 23, 2004 through January 23, 2005 as determined by the Secretary of Agriculture. These counties are eligible because they are contiguous to one or more primary counties in the State of Ohio.

The deadline for filing EIDLs is November 25, 2005.

For further information, please call 1-800-659-2955.

SBA DECLARATION #10087 — EXCESSIVE RAIN, FLOODING AND FLASH FLOODING, HAIL, HIGH WINDS, LIGHTNING AND LOW TEMPERATURES

Small, non-farm, agriculture dependent businesses and small agricultural cooperatives in Pike, Potter, Tioga and Wayne counties in Pennsylvania are eligible to apply for SBA Economic Injury Disaster Loans (EIDLs). These loans are intended to cover financial losses resulting from damage caused by excessive rain, flooding and flash flooding, hail, high winds, lightning and low temperatures that occurred May 1, 2004 and continuing through the end of the 2004 crop year as determined by the Secretary of Agriculture. These counties are eligible because they are contiguous to one or more primary counties in the State of New York.

The deadline for filing EIDLs is November 8, 2005.

For further information, please call 1-800-659-2955.

SBA DECLARATION #10076 — EXCESSIVE RAIN, FLOODING, FLASH FLOODING, HAIL, HIGH WINDS AND FROST

Small, non-farm, agriculture dependent businesses and small agricultural cooperatives in Bradford, Pike, Susquehanna, Tioga and Wayne counties in Pennsylvania are eligible to apply for SBA Economic Injury Disaster Loans (EIDLs). These loans are intended to cover financial losses resulting from damage caused by excessive rain, flooding, and flash flooding that occurred April 1, 2004 and continuing through the end of the 2004 crop year as determined by the Secretary of Agriculture. These counties are eligible because they are contiguous to one or more

primary counties in the State of New York.

The deadline for filing EIDLs is October 28, 2005.

For further information, please call 1-800-659-2955.

SBA DECLARATION #10050 — EXCESSIVE RAIN, HAIL, FLASH FLOODING, HIGH WINDS, LIGHTNING AND TORNADOES

Small, non-farm, agriculture dependent businesses and small agricultural cooperatives in Erie, McKean, Pike, Potter, and Warren counties in Pennsylvania are eligible to apply for SBA Economic Injury Disaster Loans (EIDLs). These loans are intended to cover financial losses resulting from damage caused by excessive rain and freezes that occurred on various dates beginning April 1, 2003 and continuing as determined by the Secretary of Agriculture. These counties are eligible because they are contiguous to one or more primary counties in the State of New York.

The deadline for filing EIDLs is October 11, 2005.

For further information, please call 1-800-659-2955.